4/25/83 S2235-1(4) A

STATE OF IDAHO

DEPARTMENT OF FINANCE

SIXTY-FOURTH REPORT

Banks

Collection Agencies

Credit Unions

Endowment Care Cemetery Act

Savings and Loan Associations

Securities (Blue Sky)

Uniform Consumer Credit Code

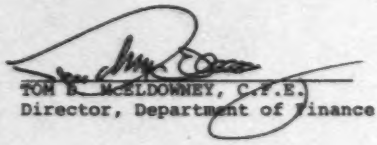
TOM D. McELDOWNEY
Director

July 1, 1981, through June 30, 1982

THE HONORABLE JOHN V. EVANS
Governor of Idaho

Dear Sir:

In compliance with the provisions of the Statutes, I have the honor to submit herewith the Sixty-Fourth Report of business transacted by the Department of Finance.



TOM B. McELDOWNEY, C.P.E.
Director, Department of Finance

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FORWARD

The Department of Finance is a regulatory agency created for the purpose of regulating banks, savings and loan associations, credit unions, collection agencies, securities issuers, brokers, and salesmen and enforcing the provisions of the Uniform Consumer Credit Code. The Department is made up of nine programs, two of which relate specifically to the administration of the Department and the other seven programs concern the enforcement of the seven regulatory statutes which the Department administers.

COMMISSIONERS OF DEPARTMENT SINCE DATE OF ITS CREATION BY ACT OF LEGISLATURE IN 1905

Commissioner	Term of Office
C. C. LOVELAND	March 6, 1905 to June 1, 1907
W. S. CHANEY	June 1, 1907 to March 6, 1909
WILLIAM G. CRUSE	March 6, 1909 to June 2, 1911
V. W. PLATT	June 2, 1911 to February 1, 1913
A. E. REID	February 1, 1913 to February 6, 1915
G. R. HITT	February 6, 1915 to January 25, 1919
JAY GIVSON	January 25, 1919 to September 10, 1920
J. G. FRALICK	September 10, 1920 to February 7, 1923
E. W. PORTER	February 7, 1923 to February 1, 1931
BEN DIEFENDORF	February 1, 1931 to January 13, 1937
GEORGE W. WEDGWOOD	January 13, 1937 to January 1, 1939
G. L. JENKINS	January 1, 1939 to January 6, 1941
GEORGE W. WEDGWOOD	January 6, 1941 to January 4, 1943
G. L. JENKINS	January 4, 1943 to January 2, 1945
J. B. NEWPORT	January 4, 1945 to December 28, 1946
WILLIAM J. SEWELL	December 28, 1946 to January 6, 1947
E. F. HAWORTH	January 6, 1947 to August 15, 1952
AUSTIN SCHAUWEILER	August 15, 1952 to May 14, 1954
R. U. SPAULDING	June 17, 1954 to April 14, 1961
J. L. McCARTHY	June 1, 1961 to July 9, 1965
TOM D. McELDOWNEY (Acting)	August 10, 1965 to January 31, 1967
JOHN D. SILVA	February 1, 1967 to January 4, 1971
TOM D. McELDOWNEY (Acting)	January 4, 1971 to August 29, 1971
TOM D. McELDOWNEY	August 30, 1971 to Present

SUMMARY OF INCOME AND EXPENSES

July 1, 1981 through June 30, 1982

INCOME BY SOURCE

GENERAL ACCOUNT	
Banks	$ 237,452.68
Collection Agencies	13,363.50
Credit Unions	91,579.45
Savings and Loan Associations	27,946.15
Securities	482,588.99
Uniform Consumer Credit Code	132,931.24
TOTAL INCOME TO THE GENERAL ACCOUNT	$ 985,862.01
MISCELLANEOUS ACCOUNTS	
Cemetery Account	$ 1,800.00
Department of Finance Suspense Account	1,894.00
Miscellaneous Receipts Account	1,694.00
TOTAL INCOME COLLECTED	$ 991,250.01
APPROPRIATION	
General Account	$ 820,100.00
State Cemetery Board Account	1,500.00
Interagency Billing and Receipts Account	5,000.00
TOTAL APPROPRIATION	$ 826,600.00*

*GENERAL ACCOUNT HOLDBACK (Executive Order #82-12)

ADJUSTED TOTALS	
General Account	$ 766,400.00
State Cemetery Board Account	1,500.00
Interagency Billing and Receipts Account	5,000.00
TOTAL ADJUSTMENTS	$ 772,900.00
EXPENDITURES	
Personnel Costs	$ 557,923.00
Operating Expenditures	126,139.00
Capital Outlay	817.00
TOTAL EXPENDITURES	$ 684,879.00
BALANCE OF APPROPRIATION	$ 88,021.00

EXPENDITURES BY MAJOR CLASSES

Salaries and Wages	$ 455,263.00
Personnel Benefits	102,660.00
Travel	38,629.00
Professional Services	12,099.00
Other Services	11,662.00
Communications	11,007.00
Materials and Supplies	5,042.00
Rentals	43,656.00
Repairs and Maintenance	3,296.00
Miscellaneous Operating Expenditures	748.00
Capital Outlay - Equipment	817.00
TOTAL EXPENDITURES	$ 684,879.00

PERSONNEL STATUS

	POSITIONS AUTHORIZED	POSITIONS FILLED (as of 06-30-82)
Full-time Employees	28.0	27.0
Part-time Employees	1.0	1.0
TOTALS	29.0	28.0

June 30, 1982
AMERICAN BANK OF COMMERCE
Boise, Idaho
Charter No. 235
Incorporated May 24, 1976

President, William T. Speer, Jr.
Sr. Vice President, Terry L. Robinson
Vice President & Controller, Bobette A. Chapman

DIRECTORS:
Loren D. Blickenstaff,
Jerry L. Caven,
Dallas H. Harris,
James B. Lyons,
William T. Speer, Jr.,
T. W. Stivers,
Larry Williams.

ASSETS

Cash and due from banks		$ 3,896,000
U. S. Treasury securities		737,000
Obligations of other U. S. Government agencies and corporations		100,000
Obligations of States and political subdivisions		986,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		100,000
Total Loans (excluding unearned income)	$ 13,559,000	
Less: Reserve for possible loan losses	69,000	
Loans, Net		13,490,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		789,000
Real estate owned other than bank premises		105,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		694,000
TOTAL ASSETS		$ 20,897,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 3,816,000
Time & savings deposits of individuals, partnerships, and corporations		7,804,000
Deposits of United States Government		4,000
Deposits of States and political subdivisions		4,895,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		269,000
TOTAL DEPOSITS		$ 16,788,000
Total demand deposits	$ 4,399,000	
Total time and savings deposits	12,389,000	
Federal funds purchased and securities sold under agreements to repurchase		1,567,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		669,000
TOTAL LIABILITIES		$ 19,024,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding _____	.. (par value)		-0-
Common stock	a. No. shares authorized 105,000	..		
	b. No. shares outstanding 103,000	.. (par value)		1,035,000
Surplus				517,000
Undivided profits				321,000
Reserve for contingencies and other capital reserves				-0-
TOTAL EQUITY CAPITAL				$ 1,873,000
TOTAL LIABILITIES AND EQUITY CAPITAL				$ 20,897,000

June 30, 1982
THE BANK OF COMMERCE
Idaho Falls, Idaho
Charter No. 225
Incorporated March 30, 1959

President, Richard N. Adams
Sr. Vice President, Julian G. Cowley
Vice President, D. V. Grobery
Sr. Vice President, Guy N. Jolley
Vice President & Cashier, Richard L. Nielson
Vice President, F. E. Skelton
Vice President, Thomas R. Tucker

DIRECTORS:
Richard N. Adams,
W. E. Arrington,
D. V. Grobery,
Cecil E. Hart,
L. F. Bish Jenkins,
F. E. Skelton,
J. G. Thomas.

ASSETS

Cash and due from banks		$ 6,447,000
U. S. Treasury securities		21,182,000
Obligations of other U. S. Government agencies and corporations		940,000
Obligations of States and political subdivisions		7,196,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		6,000,000
Total Loans (excluding unearned income)	$ 31,663,000	
Less: Reserve for possible loan losses	368,000	
Loans, Net		31,295,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		1,603,000
Real estate owned other than bank premises		112,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		1,506,000
TOTAL ASSETS		$ 76,281,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 14,153,000
Time & savings deposits of individuals, partnerships, and corporations		50,424,000
Deposits of United States Government		136,000
Deposits of States and political subdivisions		1,961,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		623,000
TOTAL DEPOSITS		$ 67,297,000
Total demand deposits	$ 15,395,000	
Total time and savings deposits	51,902,000	
Federal funds purchased and securities sold under agreements to repurchase		-0-
Other liabilities for borrowed money		-0-
Mortgage indebtedness		21,000
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		1,197,000
TOTAL LIABILITIES		$ 68,515,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding _____	.. (par value)		-0-
Common stock	a. No. shares authorized 45,000	..		
	b. No. shares outstanding 45,000	.. (par value)		450,000
Surplus				3,300,000
Undivided profits				4,016,000
Reserve for contingencies and other capital reserves				-0-
TOTAL EQUITY CAPITAL				$ 7,766,000
TOTAL LIABILITIES AND EQUITY CAPITAL				$ 76,281,000

June 30, 1982
BUTTE COUNTY BANK
Arco, Idaho
Charter No. 172
Incorporated May 13, 1919

President, N. Michael Porter
Executive Vice President, Jack L. Phillips
Vice President & Cashier, Marcia L. Porter
Vice President, Otto M. Porter

DIRECTORS:
M. B. Hiller,
Oscar Hiller,
Charles O'Maley,
N. Michael Porter,
Marcia N. Porter,
Otto M. Porter,
Jack L. Phillips.

ASSETS

Cash and due from banks		$ 847,000
U. S. Treasury securities		100,000
Obligations of other U. S. Government agencies and corporations		2,660,000
Obligations of States and political subdivisions		1,017,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		1,200,000
Total Loans (excluding unearned income)	$ 8,102,000	
Less: Reserve for possible loan losses	64,000	
Loans, Net		8,038,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		356,000
Real estate owned other than bank premises		32,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		687,000
TOTAL ASSETS		$ 14,937,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 2,360,000
Time & savings deposits of individuals, partnerships, and corporations		9,640,000
Deposits of United States Government		-0-
Deposits of States and political subdivisions		911,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		162,000
TOTAL DEPOSITS		$ 13,073,000
Total demand deposits	$ 2,688,000	
Total time and savings deposits	10,385,000	
Federal funds purchased and securities sold under agreements to repurchase		500,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		167,000
TOTAL LIABILITIES		$ 13,740,000
Subordinated notes and debentures		140,000

EQUITY CAPITAL

Preferred stock	a.	No. shares outstanding _____	.. (par value)	-0-
Common stock	a.	No. shares authorized 750	..	
	b.	No. shares outstanding 750	.. (par value)	75,000
Surplus				775,000
Undivided profits				199,000
Reserve for contingencies and other capital reserves				8,000
TOTAL EQUITY CAPITAL				$ 1,057,000
TOTAL LIABILITIES AND EQUITY CAPITAL				$ 14,937,000

June 30, 1982
CUSTER COUNTY BANK
Challis, Idaho
Charter No. 213
Incorporated May 24, 1943

President, Frank Burstedt
Executive Vice President & CEO, Raymond Burstedt
Executive Vice President, Walter B. Jenson
Cashier, William R. Millick

DIRECTORS:
Lawrence F. Bradbury,
Frank Burstedt,
Raymond Burstedt,
Walter B. Jenson
Fred Leuzinger.

ASSETS

Cash and due from banks		$ 1,061,000
U. S. Treasury securities		1,097,000
Obligations of other U. S. Government agencies and corporations		4,269,000
Obligations of States and political subdivisions		41,000
Other bonds, notes, and debentures		-0-
Corporate stock		18,000
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		100,000
Total Loans (excluding unearned income)	$ 10,469,000	
Less: Reserve for possible loan losses	33,000	
Loans, Net		10,436,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		291,000
Real estate owned other than bank premises		-0-
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		-0-
TOTAL ASSETS		$ 17,313,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 4,430,000
Time & savings deposits of individuals, partnerships, and corporations		9,410,000
Deposits of United States Government		21,000
Deposits of States and political subdivisions		2,339,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		117,000
TOTAL DEPOSITS		$ 16,317,000
Total demand deposits	$ 5,255,000	
Total time and savings deposits	11,062,000	
Federal funds purchased and securities sold under agreements to repurchase		-0-
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		-0-
TOTAL LIABILITIES		$ 16,317,000
Subordinated notes and debentures		

EQUITY CAPITAL

Preferred stock	a.	No. shares outstanding _____	.. (par value)	-0-
Common stock	a.	No. shares authorized 500	..	
	b.	No. shares outstanding 500	.. (par value)	50,000
Surplus				550,000
Undivided profits				396,000
Reserve for contingencies and other capital reserves				-0-
TOTAL EQUITY CAPITAL				$ 996,000
TOTAL LIABILITIES AND EQUITY CAPITAL				$ 17,313,000

June 30, 1982
D. L. EVANS AND COMPANY, BANKERS
Albion, Idaho
Charter No. 26
Incorporated August 23, 1904

President, Jay L. Nielsen
Vice President, H. Reed Bowen
Vice President, Robert L. Turner
Vice President, John V. Evans, Jr.
Cashier, Jeneal Adams

DIRECTORS:
John V. Evans, Jr.,
Don S. Evans,
Roland T. Evans,
David G. Jenkins,
Jeanne Jenkins,
Venna Jenkins,
Glen R. Kunau,
Jay L. Nielsen.

ASSETS

Cash and due from banks		$ 584,000
U. S. Treasury securities		548,000
Obligations of other U. S. Government agencies and corporations		2,056,000
Obligations of States and political subdivisions		529,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		1,500,000
Total Loans (excluding unearned income)	$ 10,691,000	
Less: Reserve for possible loan losses	-0-	
Loans, Net		10,691,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		409,000
Real estate owned other than bank premises		7,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		13,000
TOTAL ASSETS		$ 16,337,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 2,650,000
Time & savings deposits of individuals, partnerships, and corporations		11,691,000
Deposits of United States Government		1,000
Deposits of States and political subdivisions		741,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		91,000
TOTAL DEPOSITS		$ 15,174,000
Total demand deposits	$ 2,854,000	
Total time and savings deposits	12,320,000	
Federal funds purchased and securities sold under agreements to repurchase		107,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		108,000
TOTAL LIABILITIES		$ 15,389,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding _____ .. (par value)		-0-
Common stock	a. No. shares authorized 30,000 ..		
	b. No. shares outstanding 30,000 .. (par value)		300,000
Surplus			550,000
Undivided profits			98,000
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 948,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 16,337,000

June 30, 1982
DOWNEY STATE BANK
Downey, Idaho
Charter No. 128
Incorporated May 7, 1909

President, John B. Bowen
Executive Vice President, Ben H. Bowen
Vice President, Wayne Wheatley
Vice President & Cashier, Russell J. Hyde

DIRECTORS:
Gus Carr Anderson, Ben H. Bowen, John B. Bowen, Jennie B. Bowen, Willis L. Brim, Ray G. Henderson, Russell J. Hyde, Archie W. Service, O. Thayne Thompson, Wayne Wheatley, J. Morgan Evans.

ASSETS

Cash and due from banks		$ 1,223,000
U. S. Treasury securities		248,000
Obligations of other U. S. Government agencies and corporations		-0-
Obligations of States and political subdivisions		673,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		400,000
Total Loans (excluding unearned income)	$ 8,762,000	
Less: Reserve for possible loan losses	9,000	
Loans, Net		8,753,000
Direct lease financing		22,000
Bank premises, furniture & fixtures, & other assets represent premises		443,000
Real estate owned other than bank premises		112,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		-0-
TOTAL ASSETS		$ 11,874,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 2,588,000
Time & savings deposits of individuals, partnerships, and corporations		7,189,000
Deposits of United States Government		-0-
Deposits of States and political subdivisions		683,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		84,000
TOTAL DEPOSITS		$ 10,544,000
Total demand deposits	$ 2,673,000	
Total time and savings deposits	7,871,000	
Federal funds purchased and securities sold under agreements to repurchase		250,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		-0-
TOTAL LIABILITIES		$ 10,794,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a.	No. shares outstanding _____	.. (par value)	-0-
Common stock	a.	No. shares authorized 3,500	..	
	b.	No. shares outstanding 2,996	.. (par value)	300,000
Surplus				700,000
Undivided profits				80,000
Reserve for contingencies and other capital reserves				-0-
TOTAL EQUITY CAPITAL				$ 1,080,000
TOTAL LIABILITIES AND EQUITY CAPITAL				$ 11,874,000

June 30, 1982
FARMERS & MERCHANTS STATE BANK
Meridian, Idaho
Charter No. 228
Incorporated September 20, 1967

Chief Executive Officer, Erle E. Fulghum
Sr. Vice President, William D. Mitchell
Vice President & Cashier, Edith Calhoun

DIRECTORS:
Cecil D. Andrus,
Harold J. Batt,
Bernard F. Gratton,
Boyd Harris,
Michael K. McMurray,
Scott R. Simplot,
Don M. Storey,
H. Dean Summers.

ASSETS

Cash and due from banks		$ 1,261,000
U. S. Treasury securities		100,000
Obligations of other U. S. Government agencies and corporations		-0-
Obligations of States and political subdivisions		1,921,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		200,000
Total Loans (excluding unearned income)	$ 15,588,000	
Less: Reserve for possible loan losses	25,000	
Loans, Net		15,563,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		474,000
Real estate owned other than bank premises		84,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		1,546,000
TOTAL ASSETS		$ 21,149,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 3,295,000
Time & savings deposits of individuals, partnerships, and corporations		11,699,000
Deposits of United States Government		82,000
Deposits of States and political subdivisions		3,639,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		155,000
Certified and officers' checks		127,000
TOTAL DEPOSITS		$ 18,997,000
Total demand deposits	$ 3,730,000	
Total time and savings deposits	15,267,000	
Federal funds purchased and securities sold under agreements to repurchase		-0-
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		332,000
TOTAL LIABILITIES		$ 19,329,000
Subordinated notes and debentures		208,000

EQUITY CAPITAL

Preferred stock	a.	No. shares outstanding -0-	.. (par value)	-0-
Common stock	a.	No. shares authorized 5,000	..	
	b.	No. shares outstanding 3,863	.. (par value)	386,000
Surplus				793,000
Undivided profits				433,000
Reserve for contingencies and other capital reserves				-0-
TOTAL EQUITY CAPITAL				$ 1,612,000
TOTAL LIABILITIES AND EQUITY CAPITAL				$ 21,149,000

June 30, 1982
FIRST BANK & TRUST OF IDAHO
Malad, Idaho
Charter No. 229
Incorporated November 10, 1969

President, Lawrence Jones
Ex. Vice President, D. Michael Broadhead
Sr. Vice President & Cashier, N. D. Naylor

DIRECTORS:
Calvin Bennett,
Roy Corbett,
Lawrence Jones,
S. L. Smith,
N. Ward Thomas,
K. P. Thomas,
John D. Tovey,
Alice N. Ward.

ASSETS

Cash and due from banks		$ 3,386,000
U. S. Treasury securities		3,631,000
Obligations of other U. S. Government agencies and corporations		450,000
Obligations of States and political subdivisions		5,614,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		-0-
Total Loans (excluding unearned income)	$ 40,095,000	
Less: Reserve for possible loan losses	333,000	
Loans, Net		39,762,000
Direct lease financing		46,000
Bank premises, furniture & fixtures, & other assets represent premises		784,000
Real estate owned other than bank premises		31,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		2,285,000
TOTAL ASSETS		$ 55,989,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 7,563,000
Time & savings deposits of individuals, partnerships, and corporations		36,082,000
Deposits of United States Government		10,000
Deposits of States and political subdivisions		3,692,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		169,000
TOTAL DEPOSITS		$ 47,516,000
Total demand deposits	$ 8,380,000	
Total time and savings deposits	39,136,000	
Federal funds purchased and securities sold under agreements to repurchase		1,977,000
Other liabilities for borrowed money		70,000
Mortgage indebtedness		103,000
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		1,606,000
TOTAL LIABILITIES		$ 51,272,000
Subordinated notes and debentures		

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0- .. (par value)		-0-
Common stock	a. No. shares authorized 5,750 ..		
	b. No. shares outstanding 5,750 .. (par value)		575,000
Surplus			2,325,000
Undivided profits			1,817,000
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 4,717,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 55,989,000

June 30, 1982
FIRST BANK OF TROY
Troy, Idaho
Charter No. 39
Incorporated September 7, 1905

President, Donald Turner
Senior Vice President, P. J. Munan
Vice President & Cashier, Stan Workman

DIRECTORS:
Roger G. Bickmore,
John Myers,
P. J. Munan,
Eugene Thompson,
Donald A. Turner.

ASSETS

Cash and due from banks		$ 2,040,000
U. S. Treasury securities		1,289,000
Obligations of other U. S. Government agencies and corporations		4,518,000
Obligations of States and political subdivisions		5,831,000
Other bonds, notes, and debentures		15,000
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		400,000
Total Loans (excluding unearned income)	$ 23,863,00	
Less: Reserve for possible loan losses	237,000	
Loans, Net		23,626,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		785,000
Real estate owned other than bank premises		-0-
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		1,286,000
TOTAL ASSETS		$ 39,790,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 5,948,000
Time & savings deposits of individuals, partnerships, and corporations		27,755,000
Deposits of United States Government		221,000
Deposits of States and political subdivisions		1,497,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		185,000
TOTAL DEPOSITS		$ 35,606,000
Total demand deposits	$ 6,690,000	
Total time and savings deposits	28,916,000	
Federal funds purchased and securities sold under agreements to repurchase		46,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		766,000
TOTAL LIABILITIES		$ 36,418,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a.	No. shares outstanding -0-	.. (par value)	-0-
Common stock	a.	No. shares authorized 4,200	..	
	b.	No. shares outstanding 4,200	.. (par value)	420,000
Surplus				2,580,000
Undivided profits				372,000
Reserve for contingencies and other capital reserves				-0-
TOTAL EQUITY CAPITAL				$ 3,372,000
TOTAL LIABILITIES AND EQUITY CAPITAL				$ 39,790,000

June 30, 1982
IDAHO BANK & TRUST COMPANY
Pocatello, Idaho
Charter No. 208
Incorporated December 21, 1933

President & Chief Executive Officer, Ted E. Ellis
Executive Vice President & Cashier, Belton J. Patty
Senior Vice President, Eugene D. Neil

DIRECTORS:
Lawrence Allsberry, J. Grant Bickmore, Robert Bischoff, Sy Block, John M. Dahl, Susan H. Donahue, Ted E. Ellis, Harold R. Hemingway, R. K. Hemingway, O. Reed Kirkham, Belton J. Patty, Elwood M. Rich, Will M. Storey.

ASSETS

Cash and due from banks		$ 27,376,000
U. S. Treasury securities		2,279,000
Obligations of other U. S. Government agencies and corporations		43,613,000
Obligations of States and political subdivisions		24,254,000
Other bonds, notes, and debentures		-0-
Corporate stock		15,000
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		25,000,000
Total Loans (excluding unearned income)	$ 225,196,000	
Less: Reserve for possible loan losses	1,934,000	
Loans, Net		223,262,000
Direct lease financing		16,000
Bank premises, furniture & fixtures, & other assets represent premises		6,950,000
Real estate owned other than bank premises		932,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		9,776,000
TOTAL ASSETS		$ 363,473,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 55,097,000
Time & savings deposits of individuals, partnerships, and corporations		232,144,000
Deposits of United States Government		3,986,000
Deposits of States and political subdivisions		17,414,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		7,472,000
Certified and officers' checks		2,291,000
TOTAL DEPOSITS		$ 318,404,000
Total demand deposits	$ 71,570,000	
Total time and savings deposits	246,834,000	
Federal funds purchased and securities sold under agreements to repurchase		17,397,000
Other liabilities for borrowed money		579,000
Mortgage indebtedness		2,465,000
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		5,730,000
TOTAL LIABILITIES		$ 344,575,000
Subordinated notes and debentures		2,550,000

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0-	.. (par value)		-0-
Common stock	a. No. shares authorized 150,000	..		
	b. No. shares outstanding 150,000	.. (par value)		3,000,000
Surplus				16,000,000
Undivided profits				(2,652,000)
Reserve for contingencies and other capital reserves				-0-
TOTAL EQUITY CAPITAL				$ 16,348,000
TOTAL LIABILITIES AND EQUITY CAPITAL				$ 363,473,000

June 30, 1982
IDAHO STATE BANK
Glenns Ferry, Idaho
Charter No. 21
Incorporated February 17, 1904

President, James E. Kevan
Vice Chairman & Chief Executive Officer, Harry Knox II
Vice President, Elaine Chafin
Vice President, Mayvis Thompson
Vice President, Larry Adkins
Vice President, Ann K. Neavill
Vice President & Auditor, Art Pine

DIRECTORS:
James E. Kevan,
Harry W. Knox, II,
Mary S. Knox,
Ann K. Neavill,
Marion Pugmire,
H. Eugene Slade,
A. B. Wheeler.

ASSETS

Cash and due from banks		$ 2,419,000
U. S. Treasury securities		4,073,000
Obligations of other U. S. Government agencies and corporations		450,000
Obligations of States and political subdivisions		9,728,00-
Other bonds, notes, and debentures		92,000
Corporate stock		100,000
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		1,600,000
Total Loans (excluding unearned income)	$ 24,227,000	
Less: Reserve for possible loan losses	257,000	
Loans, Net		23,970,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		1,155,000
Real estate owned other than bank premises		232,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		807,000
TOTAL ASSETS		$ 44,626,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 5,402,000
Time & savings deposits of individuals, partnerships, and corporations		29,200,000
Deposits of United States Government		6,000
Deposits of States and political subdivisions		5,367,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		238,000
TOTAL DEPOSITS		$ 40,213,000
Total demand deposits	$ 7,136,000	
Total time and savings deposits	33,077,000	
Federal funds purchased and securities sold under agreements to repurchase		-0-
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		693,000
TOTAL LIABILITIES		$ 40,906,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding 4,000	.. (par value)	400,000
Common stock	a. No. shares authorized 4,500	..	
	b. No. shares outstanding 4,500	.. (par value)	450,000
Surplus			2,150,000
Undivided profits			720,000
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 3,720,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 44,626,000

June 30, 1982
IRELAND BANK
Malad, Idaho
Charter No. 7
Incorporated December 8, 1892

President, R. Blair Hawkes
Vice President, Loyd Briggs
Vice President & Cashier, Terrill W. Schwartz

DIRECTORS:
Timothy P. Deeg,
David L. Evans, IV,
Mariemma Evans, Roland T. Evans,
R. Blair Hawkes, Jeanne N. Jenkins,
Venna Jenkins, Randall E. Marshall,
Randon W. Wilson.

ASSETS

Cash and due from banks		$ 874,000
U. S. Treasury securities		1,896,000
Obligations of other U. S. Government agencies and corporations		1,004,000
Obligations of States and political subdivisions		1,262,000
Other bonds, notes, and debentures		-0-
Corporate stock		29,000
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		800,000
Total Loans (excluding unearned income)	$ 10,511,000	
Less: Reserve for possible loan losses	36,000	
Loans, Net		10,475,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		59,000
Real estate owned other than bank premises		55,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		517,000
TOTAL ASSETS		$ 16,971,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 1,980,000
Time & savings deposits of individuals, partnerships, and corporations		11,253,000
Deposits of United States Government		-0-
Deposits of States and political subdivisions		1,284,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		79,000
Certified and officers' checks		130,000
TOTAL DEPOSITS		$ 14,726,000
Total demand deposits	$ 2,510,000	
Total time and savings deposits	12,216,000	
Federal funds purchased and securities sold under agreements to repurchase		700,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		283,000
TOTAL LIABILITIES		$ 15,709,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0-	.. (par value)		-0-
Common stock	a. No. shares authorized 15,125	..		
	b. No. shares outstanding 15,025	.. (par value)		301,000
Surplus				652,000
Undivided profits				309,000
Reserve for contingencies and other capital reserves				-0-
TOTAL EQUITY CAPITAL				$ 1,262,000
TOTAL LIABILITIES AND EQUITY CAPITAL				$ 16,971,000

June 30, 1982
NORTHERN STATE BANK
Coeur d'Alene, Idaho
Charter No. 236
Incorporated July 28, 1978

President, Parker G. Woodall
Executive Vice President, T. R. Lloyd
Cashier, Barry Redd

DIRECTORS:
Richard G. Bennett,
Harold L. Damiano,
T. R. Lloyd,
John R. McFarland,
J. A. Robideaux, Sr.,
Manuel Schneidmiller,
Parker G. Woodall.

ASSETS

Cash and due from banks		$ 901,000
U. S. Treasury securities		800,000
Obligations of other U. S. Government agencies and corporations		1,900,000
Obligations of States and political subdivisions		637,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		1,000,000
Total Loans (excluding unearned income)	$ 7,394,000	
Less: Reserve for possible loan losses	42,000	
Loans, Net		7,352,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		394,000
Real estate owned other than bank premises		87,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		378,000
TOTAL ASSETS		$ 13,449,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 2,021,000
Time & savings deposits of individuals, partnerships, and corporations		6,750,000
Deposits of United States Government		-0-
Deposits of States and political subdivisions		911,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		2,000
Certified and officers' checks		288,000
TOTAL DEPOSITS		$ 9,972,000
Total demand deposits	$ 2,465,000	
Total time and savings deposits	7,507,000	
Federal funds purchased and securities sold under agreements to repurchase		1,734,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		319,000
TOTAL LIABILITIES		$ 12,025,000
Subordinated notes and debentures		

EQUITY CAPITAL

Preferred stock	a.	No. shares outstanding -0-	.. (par value)	-0-
Common stock	a.	No. shares authorized 200,000	..	
	b.	No. shares outstanding 106,025	.. (par value)	795,000
Surplus				258,000
Undivided profits				361,000
Reserve for contingencies and other capital reserves				10,000
TOTAL EQUITY CAPITAL				$ 1,424,000
TOTAL LIABILITIES AND EQUITY CAPITAL				$ 13,449,000

June 30, 1982
PANHANDLE STATE BANK
Sandpoint, Idaho
Charter No. 238
Incorporated December 19, 1980

President, James E. Barry
Vice President & Cashier, David W. Smith

DIRECTORS:
R. Dean Cook,
Stanton L. Diehle, James Fenton,
Pierre Huguenin,
Randolph R. Marston,
Terry L. Merwin, John B. Parker,
Michael J. Romine, A. R. Teeslink,
Douglas P. Ward.

ASSETS

Cash and due from banks		$ 1,084,000
U. S. Treasury securities		-0-
Obligations of other U. S. Government agencies and corporations		1,753,000
Obligations of States and political subdivisions		-0-
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		335,000
Total Loans (excluding unearned income)	$ 3,242,000	
Less: Reserve for possible loan losses	14,000	
Loans, Net		3,228,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		456,000
Real estate owned other than bank premises		-0-
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		186,000
TOTAL ASSETS		$ 7,042,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 1,073,000
Time & savings deposits of individuals, partnerships, and corporations		3,619,000
Deposits of United States Government		3,000
Deposits of States and political subdivisions		280,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		36,000
TOTAL DEPOSITS		$ 5,011,000
Total demand deposits	$ 1,172,000	
Total time and savings deposits	3,839,000	
Federal funds purchased and securities sold under agreements to repurchase		70,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		146,000
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		73,000
TOTAL LIABILITIES		$ 5,300,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a.	No. shares outstanding -0-	.. (par value)	-0-
Common stock	a.	No. shares authorized 280,000	..	
	b.	No. shares outstanding 162,500	.. (par value)	1,219,000
Surplus				244,000
Undivided profits				279,000
Reserve for contingencies and other capital reserves				-0-
TOTAL EQUITY CAPITAL				$ 1,742,000
TOTAL LIABILITIES AND EQUITY CAPITAL				$ 7,042,000

June 30, 1982
SEAPORT CITIZENS BANK
Lewiston, Idaho
Charter No. 237
Incorporated August 6, 1979

President, Stanley E. Brown
Vice President, Gary Cox
Vice President & Cashier, Virgil A. Burks

DIRECTORS:
Stanley E. Brown, Arlen L. Chaney, Theodore O. Creason, Jack L. Curtin, Mike P. Mitchell, John Naninga, Jr., A. C. Nelson, Don Van Buren, F. Marion Walwyn.

ASSETS

Cash and due from banks		$ 1,840,000
U. S. Treasury securities		-0-
Obligations of other U. S. Government agencies and corporations		301,000
Obligations of States and political subdivisions		-0-
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		225,000
Total Loans (excluding unearned income)	$ 8,631,000	
Less: Reserve for possible loan losses	47,000	
Loans, Net		8,584,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		554,000
Real estate owned other than bank premises		-0-
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		378,000
TOTAL ASSETS		$ 11,882,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 1,427,000
Time & savings deposits of individuals, partnerships, and corporations		7,328,000
Deposits of United States Government		54,000
Deposits of States and political subdivisions		1,038,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		60,000
TOTAL DEPOSITS		$ 9,907,000
Total demand deposits	$ 1,589,000	
Total time and savings deposits	8,318,000	
Federal funds purchased and securities sold under agreements to repurchase		-0-
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		300,000
TOTAL LIABILITIES		$ 10,207,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0-	.. (par value)	-0-
Common stock	a. No. shares authorized 200,000	..	
	b. No. shares outstanding 101,000	.. (par value)	1,010,000
Surplus			255,000
Undivided profits			410,000
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 1,675,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 11,882,000

June 30, 1982
SECURITY STATE BANK
Mud Lake, Idaho
Charter No. 231
Incorporated November 27, 1973

President, Frank Chadwick
Vice President, Rex L. Furness
Cashier, Robert N. Saunders

DIRECTORS:
Clair Chadwick,
Frank Chadwick,
Harold Furness,
Rex L. Furness,
Russell Osborne,
Robert N. Saunders,
W. H. Shuldberg.

ASSETS

Cash and due from banks		$ 3,076,000
U. S. Treasury securities		-0-
Obligations of other U. S. Government agencies and corporations		1,265,000
Obligations of States and political subdivisions		1,421,000
Other bonds, notes, and debentures		100,000
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		-0-
Total Loans (excluding unearned income)	$ 7,750,000	
Less: Reserve for possible loan losses	52,000	
Loans, Net		7,698,000
Direct lease financing		236,000
Bank premises, furniture & fixtures, & other assets represent premises		452,000
Real estate owned other than bank premises		-0-
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		1,000
TOTAL ASSETS		$ 14,249,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 2,785,000
Time & savings deposits of individuals, partnerships, and corporations		6,780,000
Deposits of United States Government		-0-
Deposits of States and political subdivisions		1,997,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		436,000
TOTAL DEPOSITS		$ 11,998,000
Total demand deposits	$ 3,660,000	
Total time and savings deposits	8,338,000	
Federal funds purchased and securities sold under agreements to repurchase		931,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		17,000
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		-0-
TOTAL LIABILITIES		$ 12,946,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0- .. (par value)		-0-
Common stock	a. No. shares authorized 5,000 ..		
	b. No. shares outstanding 3,750 .. (par value)		375,000
Surplus			800,000
Undivided profits			128,000
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 1,303,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 14,249,000

June 30, 1982
TREASURE VALLEY BANK
Fruitland, Idaho
Charter No. 58
Incorporated September 4, 1906

President, Walter A. Howard, Jr.
Sr. Vice President & Cashier, Elaine L. Howard
Vice President, Edgar G. Zimmerman

DIRECTORS:
Tom J. Davis,
James B. Deranleau,
A. B. Ellis, Kent W. Gist,
Walter A. Howard,
Dean R. Houde,
Walter A. Howard, Jr.,
George Matsuura, E. A. Radke,
Trand M. Tracy.

ASSETS

Cash and due from banks		$ 6,395,000
U. S. Treasury securities		300,000
Obligations of other U. S. Government agencies and corporations		6,630,000
Obligations of States and political subdivisions		2,698,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		-0-
Total Loans (excluding unearned income)	$ 51,674,000	
Less: Reserve for possible loan losses	368,000	
Loans, Net		51,306,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		2,346,000
Real estate owned other than bank premises		66,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		2,503,000
TOTAL ASSETS		$ 72,244,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 13,119,000
Time & savings deposits of individuals, partnerships, and corporations		48,830,000
Deposits of United States Government		103,000
Deposits of States and political subdivisions		1,124,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		887,000
TOTAL DEPOSITS		$ 64,063,000
Total demand deposits	$ 13,119,000	
Total time and savings deposits	50,944,000	
Federal funds purchased and securities sold under agreements to repurchase		2,389,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		114,000
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		430,000
TOTAL LIABILITIES		$ 66,996,000
Subordinated notes and debentures		500,000

EQUITY CAPITAL

Preferred stock	a. No. shares outstanding -0- .. (par value)		-0-
Common stock	a. No. shares authorized 100,000 ..		
	b. No. shares outstanding 6,791 .. (par value)		679,000
Surplus			3,139,000
Undivided profits			930,000
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 4,748,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 72,244,000

June 30, 1982
TRI-STATE BANK & TRUST
Montpelier, Idaho
Charter No. 230
Incorporated July 18, 1973

President, W. G. Candland
Vice President, Raymond H. Long
Vice President, Neil P. Moss
Vice President & Cashier, Ronald O. Peterson

DIRECTORS:
W. G. Candland,
K. V. Hansen,
E. C. Jenson,
Donald E. Kunz,
Gerald E. Phelps,
Eugene B. Stucki.

ASSETS

Cash and due from banks		$ 1,764,000
U. S. Treasury securities		1,622,000
Obligations of other U. S. Government agencies and corporations		-0-
Obligations of States and political subdivisions		2,548,000
Other bonds, notes, and debentures		-0-
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		100,000
Total Loans (excluding unearned income)	$ 13,039,000	
Less: Reserve for possible loan losses	17,000	
Loans, Net		13,022,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		326,000
Real estate owned other than bank premises		-0-
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		612,000
TOTAL ASSETS		$ 19,994,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 1,970,000
Time & savings deposits of individuals, partnerships, and corporations		14,119,000
Deposits of United States Government		-0-
Deposits of States and political subdivisions		1,569,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		179,000
TOTAL DEPOSITS		$ 17,837,000
Total demand deposits	$ 2,527,000	
Total time and savings deposits	15,310,000	
Federal funds purchased and securities sold under agreements to repurchase		300,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		8,000
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		424,000
TOTAL LIABILITIES		$ 18,569,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a.	No. shares outstanding -0-	.. (par value)	-0-
Common stock	a.	No. shares authorized 30,000	..	
	b.	No. shares outstanding 23,430	.. (par value)	293,000
Surplus				796,000
Undivided profits				336,000
Reserve for contingencies and other capital reserves				-0-
TOTAL EQUITY CAPITAL				$ 1,425,000
TOTAL LIABILITIES AND EQUITY CAPITAL				$ 19,994,000

June 30, 1982
TWIN FALLS BANK & TRUST COMPANY
Twin Falls, Idaho
Charter No. 90
Incorporated September 30, 1908

Chairman of the Board & President, Curtis T. Eaton
Executive Vice President, Willard M. Rees
Senior Vice President & Cashier, Fred C. Ott
Senior Vice President, Kenneth C. Coiner
Senior Vice President, Helen McCallie Dodds
Senior Vice President, Fred D. Harder
Senior Vice President, R. E. Rasmussen
Senior Vice President, Ivan B. Skinner

DIRECTORS:
Curtis H. Eaton,
Curtis T. Eaton,
Fred D. Harder, Peter M. Link,
John H. Peterson,
Willard M. Rees, Ivan B. Skinner.

ASSETS

Cash and due from banks		$ 8,223,000
U. S. Treasury securities		12,492,000
Obligations of other U. S. Government agencies and corporations		4,006,000
Obligations of States and political subdivisions		16,330,000
Other bonds, notes, and debentures		-0-
Corporate stock		227,000
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		7,600,000
Total Loans (excluding unearned income)	$ 66,587,000	
Less: Reserve for possible loan losses	768,000	
Loans, Net		65,819,000
Direct lease financing		577,000
Bank premises, furniture & fixtures, & other assets represent premises		2,783,000
Real estate owned other than bank premises		-0-
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		2,980,000
TOTAL ASSETS		$121,037,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 22,087,000
Time & savings deposits of individuals, partnerships, and corporations		75,232,000
Deposits of United States Government		136,000
Deposits of States and political subdivisions		4,831,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		6,000
Certified and officers' checks		435,000
TOTAL DEPOSITS		$102,727,000
Total demand deposits	$ 24,078,000	
Total time and savings deposits	78,649,000	
Federal funds purchased and securities sold under agreements to repurchase		4,694,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		-0-
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		1,573,000
TOTAL LIABILITIES		$ 108,994,000
Subordinated notes and debentures		-0-

EQUITY CAPITAL

Preferred stock	a.	No. shares outstanding -0- .. (par value)	-0-
Common stock	a.	No. shares authorized 18,000 ..	
	b.	No. shares outstanding 18,000 .. (par value)	1,800,000
Surplus			5,700,000
Undivided profits			4,543,000
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 12,043,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 121,037,000

June 30, 1982
VALLEY BANK
Rexburg, Idaho
Charter No. 233
Incorporated December 17, 1974

Chairman of the Board & Chief Executive Officer, Steven N. Meikle
President, R. James Meikle
Senior Vice President, Kent V. Kunz
Senior Vice President, Thomas G. Minow
Senior Vice President & Cashier, Doyle A. McKenna
Vice President, Kay W. Beck
Vice President, Gary M. Gladwin
Vice President, Marilyn Holley
Vice President, Len Pabst
Vice President & Controller, Neil J. Simmons

DIRECTORS:
William J. Hunter,
Kent V. Kunz,
R. James Meikle,
S. M. Meikle,
T. G. Minow,
Laurel W. Murphy,
J. Keith Ormond,
Ray W. Rigby,
James Siddoway,
D. Ray Taylor.

ASSETS

Cash and due from banks		$ 7,752,000
U. S. Treasury securities		8,885,000
Obligations of other U. S. Government agencies and corporations		10,701,000
Obligations of States and political subdivisions		19,828,000
Other bonds, notes, and debentures		30,000
Corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		4,500,000
Total Loans (excluding unearned income)	$ 136,723,000	
Less: Reserve for possible loan losses	1,214,000	
Loans, Net		135,509,000
Direct lease financing		-0-
Bank premises, furniture & fixtures, & other assets represent premises		8,192,000
Real estate owned other than bank premises		2,429,000
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		8,480,000
TOTAL ASSETS		$206,306,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 31,760,000
Time & savings deposits of individuals, partnerships, and corporations		117,168,000
Deposits of United States Government		209,000
Deposits of States and political subdivisions		20,178,000
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		467,000
Certified and officers' checks		1,430,000
TOTAL DEPOSITS		$171,212,000
Total demand deposits	$ 35,572,000	
Total time and savings deposits	135,640,000	
Federal funds purchased and securities sold under agreements to repurchase		10,615,000
Other liabilities for borrowed money		-0-
Mortgage indebtedness		3,084,000
Acceptances executed by or for account of this bank and outstanding		-0-
Other liabilities		6,220,000
TOTAL LIABILITIES		$191,131,000
Subordinated notes and debentures		1,250,000

EQUITY CAPITAL

Preferred stock	a.	No. shares outstanding -0- .. (par value)	-0-
Common stock	a.	No. shares authorized 10,000 ..	
	b.	No. shares outstanding 10,000 .. (par value)	1,000,000
Surplus			11,000,000
Undivided profits			1,925,000
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL			$ 13,925,000
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 206,306,000

STATE BANKS COMPARATIVE STATEMENT

Close of Business June 30, 1981 and June 30, 1982

	1981	1982	Increase (Decrease)
ASSETS			
Cash and due from banks	$ 91,165,000	$ 82,449,000	$(8,716,000)
U.S. Treasury securities	68,616,000	61,279,000	(7,337,000)
Obligations of other U.S. Government agencies and corporations	124,941,000	86,616,000	(38,325,000)
Obligations of States and political subdivisions	114,357,000	102,514,000	(11,843,000)
Other bonds, notes, and debentures	245,000	237,000	(8,000)
Corporate Stock	468,000	389,000	(79,000)
Trading account securities	-0-	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	24,082,000	51,060,000	26,978,000
Loans, Net	635,305,000	711,879,000	76,574,000
Direct lease financing	1,128,000	897,000	(231,000)
Bank premises, furniture & fixtures, & other assets represent premises	28,751,000	29,601,000	850,000
Real estate owned other than bank premises	3,477,000	4,284,000	807,000
Investment in unconsolidated subsidiaries and associated companies	-0-	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-	-0-
Other Assets	27,858,000	34,635,000	6,777,000
TOTAL ASSETS	$ 1,120,393,000	$ 1,165,840,000	$ 45,447,000
LIABILITIES			
Demand deposits of individuals, partnerships, & corporations	$ 215,669,000	$ 185,524,000	$(30,145,000)
Time & savings deposits of individuals, partnerships, & corporations	660,225,000	724,799,000	64,574,000
Deposits of United States Government	4,049,000	4,972,000	923,000
Deposits of States and political subdivisions	83,247,000	75,669,000	(7,578,000)
Deposits of foreign governments and official institutions	-0-	-0-	-0-
Deposits of commercial banks	7,629,000	8,181,000	552,000
Certified and officers' checks	8,432,000	8,237,000	(195,000)
TOTAL DEPOSITS	$ 979,251,000	$ 1,007,382,000	$ 28,131,000
Federal funds purchased & securities sold under agreements to repurchase	15,886,000	43,277,000	27,391,000
Other liability for borrowed money	14,380,000	649,000	(13,731,000)
Mortgage indebtedness	4,509,000	5,958,000	1,449,000
Acceptances executed by or for account of this bank & outstanding	-0-	-0-	-0-
Other liabilities	18,578,000	20,890,000	2,312,000
TOTAL LIABILITIES	$ 1,032,604,000	$ 1,078,156,000	$ 45,552,000

STATE BANKS COMPARATIVE STATEMENT

Close of Business June 30, 1981 and June 30, 1982

	1981	1982	Increase (Decrease)
Subordinated Notes and Debentures	$ 4,990,000	$ 4,648,000	$ (342,000)
EQUITY CAPITAL			
Preferred Stock ..... Total Par Value	400,000	400,000	-0-
Common Stock ..... Total Par Value	14,476,000	14,513,000	37,000
Surplus	50,701,000	53,084,000	2,383,000
Undivided Profits	17,210,000	15,021,000	(2,189,000)
Reserve for Contingencies and Other Capital Reserves	12,000	18,000	6,000
TOTAL EQUITY CAPITAL	$ 82,799,000	$ 83,036,000	$ 237,000
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 1,120,393,000	$ 1,165,840,000	$ * 45,447

NATIONAL BANKS COMPARATIVE STATEMENT

Close of Business June 30, 1981 and June 30, 1982

	1981	1982	Increase (Decrease)
ASSETS			
Cash and due from banks	$ 632,414,000	$ 529,233,000	$ (103,181,000)
U.S. Treasury securities	276,619,000	284,632,000	8,013,000
Obligations of other U.S. Government agencies and corporations	147,805,000	156,866,000	9,061,000
Obligations of States and political subdivisions	339,944,000	372,897,000	32,953,000
Other bonds, notes, and debentures	50,119,000	47,939,000	(2,180,000)
Corporate stock	6,618,000	6,661,000	43,000
Trading account securities	3,828,000	-0-	(3,828,000)
Federal funds sold and securities purchased under agreements to resell	69,725,000	87,062,000	17,337,000
Loans, Net	2,238,290,000	2,609,163,000	370,873,000
Direct lease financing	52,050,000	57,571,000	5,521,000
Bank premises, furniture & fixtures, & other assets represent premises	80,087,000	87,306,000	7,219,000
Real estate owned other than bank premises	7,275,000	11,104,000	3,829,000
Investment in unconsolidated subsidiaries and associated companies	-0-	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	694,000	694,000
Other assets	92,291,000	93,328,000	1,037,000
TOTAL ASSETS	$ 3,997,065,000	$ 4,344,456,000	$ 347,391,000
LIABILITIES			
Demand deposits of individuals partnerships, & corporations	$ 662,356,000	$ 580,129,000	$ (82,227,000)
Time & savings deposits of individuals, partnerships, & corporations	2,360,173,000	2,583,435,000	223,262,000
Deposits of United States Government	6,861,000	9,493,000	2,632,000
Deposits of States and political subdivisions	218,726,000	192,154,000	(26,572,000)
Deposits of foreign governments and official institutions	-0-	-0-	-0-
Deposits of commercial banks	6,854,000	11,014,000	4,160,000
Certified and officers' checks	28,092,000	24,847,000	(3,245,000)
TOTAL DEPOSITS	$ 3,283,062,000	$3,401,072,000	$ 118,010,000
Federal funds purchased & securities sold under agreements to repurchase	260,700,000	485,757,000	225,057,000
Other liability for borrowed money	43,865,000	25,471,000	(18,394,000)
Mortgage indebtedness	3,780,000	4,039,000	259,000
Acceptances executed by or for account of this bank & outstanding	-0-	694,000	694,000
Other liabilities	117,646,000	129,383,000	11,737,000
TOTAL LIABILITIES	$ 3,709,053,000	$4,046,416,000	$ 337,363,000

NATIONAL BANKS COMPARATIVE STATEMENT

Close of Business June 30, 1981 and June 30, 1982

	1981	1982	Increase (Decrease)
Subordinated Notes and Debentures	$ 22,653,000	$ 22,603,000	$(50,000)
EQUITY CAPITAL			
Preferred Stock ... Total Par Value	-0-	-0-	-0-
Common Stock ... Total Par Value	41,161,000	41,197,000	36,000
Surplus	182,149,000	184,029,000	1,880,000
Undivided Profits	40,835,000	48,997,000	8,162,000
Reserve for Contingencies and Other Capital Reserves	1,214,000	1,214,000	-0-
TOTAL EQUITY CAPITAL	$ 265,359,000	$ 275,437,000	$ 10,078,000
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 3,997,065,000	$ 4,344,456,000	$ 347,391,000

UNITED SAVINGS AND LOAN ASSOCIATION D/B/A
AMERICAN SAVINGS AND LOAN ASSOCIATION

Ogden, Utah

(Idaho Offices Only)

June 30, 1982

ASSETS

Mortgage Loans Outstanding		$ 5,441,931
Loans Secured by Savings Accounts or Other Obligations		182,624
Other Loans		118,348
Real Estate Owned		57,273
Foreclosed Real Estate Sold on Contract		-0-
Stock in Federal Home Loan Bank		-0-
Cash on Hand and Demand Deposits		420,874
Liquid Investments		-0-
Other Investment Securities		-0-
Fixed Assets:		
Office Premises Owned	$ -0-	
Furniture, Fixtures & Equipment	45,343	
Leasehold Improvements	33,547	
Less: Depreciation Allowance	(41,895)	
Net Fixed Assets		36,995
Other Assets		173,528
TOTAL ASSETS		$ 6,431,573

LIABILITIES

Withdrawable Savings Accounts and Certificates		$ 5,287,885
Advances from Federal Home Loan Bank		-0-
Loans in Process		1,636
Specific Reserves		24,145
Deferred Credits		-0-
Other Liabilities		117,907
TOTAL LIABILITIES		$ 5,431,573

NET WORTH

Permanent, Reserve or Guarantee Stock		$ 1,000,000
Paid-In Surplus		-0-
General Reserves		-0-
Other Reserves		-0-
Earned Surplus and Undivided Profits		-0-
TOTAL NET WORTH		$ 1,000,000
TOTAL LIABILITIES AND NET WORTH		$ 6,431,573

BRANCHES: Blackfoot
Idaho Falls

EQUITABLE SAVINGS AND LOAN ASSOCIATION

Portland, Oregon

(Idaho Offices Only)

June 30, 1982

ASSETS

Mortgage Loans Outstanding		$133,283,064
Loans Secured by Savings Accounts or Other Obligations		2,749,355
Other Loans		920,512
Real Estate Owned		-0-
Foreclosed Real Estate Sold on Contract		299,670
Stock in Federal Home Loan Bank		-0-
Cash on Hand and Demand Deposits		(106,607)
Liquid Investments		-0-
Other Investment Securities		-0-
Fixed Assets:		
Office Premises Owned	$ 1,680,439	
Furniture, Fixtures & Equipment	422,862	
Leasehold Improvements	2,362	
Less: Depreciation Allowance	(389,890)	
Net Fixed Assets		1,715,773
Other Assets		(23,729,186)
TOTAL ASSETS		$115,132,581

LIABILITIES

Withdrawable Savings Accounts and Certificates	$108,640,645
Advances from Federal Home Loan Bank	-0-
Loans in Process	-0-
Specific Reserves	1,550,526
Deferred Credits	-0-
Other Liabilities	941,410
TOTAL LIABILITIES	$111,132,581

NET WORTH

Permanent, Reserve or Guarantee Stock	$ 4,000,000
Paid-In Surplus	-0-
General Reserves	-0-
Other Reserves	-0-
Earned Surplus and Undivided Profits	-0-
TOTAL NET WORTH	$ 4,000,000
TOTAL LIABILITIES AND NET WORTH	$115,132,581

BRANCHES:

Boise	Nampa (Karcher Mall)
Coeur d'Alene	Payette
Idaho Falls	Pocatello
Lewiston	Twin Falls

MOUNTAIN STATE SAVINGS AND LOAN ASSOCIATION

Ketchum, Idaho

June 30, 1982

ASSETS

Mortgage Loans Outstanding		$ 17,977,806
Loans Secured by Savings Accounts or Other Obligations		362,383
Other Loans		1,932,684
Real Estate Owned		-0-
Foreclosed Real Estate Sold on Contract		-0-
Stock in Federal Home Loan Bank		292,500
Cash on Hand and Demand Deposits		814,008
Liquid Investments		1,405,000
Other Investment Securities		-0-
Fixed Assets:		
Office Premises Owned	$ 364,558	
Furniture, Fixtures & Equipment	156,249	
Leasehold Improvements	165,708	
Less: Depreciation Allowance	(73,597)	
Net Fixed Assets		612,918
Other Assets		124,449
TOTAL ASSETS		$ 23,521,748

LIABILITIES

Withdrawable Savings Accounts and Certificates	$ 11,981,737
Advances from Federal Home Loan Bank	5,850,000
Loans in Process	2,197,288
Specific Reserves	15,000
Deferred Credits	142,521
Other Liabilities	1,306,418
TOTAL LIABILITIES	$ 21,492,964

NET WORTH

Permanent, Reserve or Guarantee Stock	$ 1,070,940
Paid-In Surplus	505,655
General Reserves	52,336
Other Reserves	-0-
Earned Surplus and Undivided Profits	399,853
TOTAL NET WORTH	$ 2,028,784
TOTAL LIABILITIES AND NET WORTH	$ 23,521,748

BRANCHES: Hailey
Salmon

CREDIT UNIONS
STATE OF IDAHO

December 31, 1981

	TOTAL ASSETS
BLACKFOOT	
Bingham County Public Employees Credit Union	$ 310,936.22
Blackfoot Teachers Credit Union	499,075.50
Snake River Teachers Credit Union	533,255.78
Spudco Credit Union	546,921.99
BOISE	
Anomalous Credit Union	47,066.79
B.C.T. & L.C. Credit Union	877,434.32
Boise Automotive Credit Union	77,549.57
Boise Cascade Employees Credit Union	1,543,120.21
Boise City Employees Credit Union	321,602.98
Boise Fire Department Credit Union	485,843.83
E.S.A. Credit Union	1,611,323.24
Farmer Oil Credit Union	23,254.42
Idaho Public Employees Credit Union	11,999,290.98
Idaho Saints Credit Union	68,179.34
Motor Coach Employees Credit Union	625,543.79
M.S.W. Credit Union	176,163.80
Realtors Credit Union	66,533.69
St. Alphonsus Employees Credit Union	325,665.41
St. Lukes Employees Credit Union	635,531.11
S.Y.C.O. Employees Credit Union	114,164.63
Western Equipment Employees Credit Union	227,100.17
BURLEY	
Cassia County Education Credit Union	299,730.66
Magic Valley Automotive Credit Union	78,869.27
Mini-Cassia Employees Credit Union	217,297.92
Ore-Ida Employees Credit Union	211,609.45
Simcoe Credit Union	1,463,041.27
CALDWELL	
Canyon County Grange Credit Union	710,839.24
Canyon Medical Health Credit Union	1,591,169.93
Idaho Pack Credit Union	60,814.95
Simplot Employees Credit Union	3,628,036.74
COEUR D'ALENE	
Coeur d'Alene Teachers Credit Union	1,899,477.18
Public Employees Credit Union	876,320.83
CRAIGMONT	
Craigmont Community Credit Union	39,504.73
DUBOIS	
Clark County Community Credit Union	313,433.45
Jefferson County Public Employees Credit Union	140,697.38
GRANGEVILLE	
Camas Credit Union	139,592.26
Pine Tree Credit Union	808,817.97
HEADQUARTERS	
Headquarters Credit Union	569,652.88

CREDIT UNIONS (Continued)

	TOTAL ASSETS
IDAHO FALLS	
Am-Ida-Way Credit Union	$ 892,190.72
Associated Trades Credit Union.	349,915.27
Atomic Workers Credit Union	40,241,686.17
Idaho Falls Teachers Credit Union	1,920,856.90
K.I.D. Employees Credit Union	138,571.58
Medical Credit Union.	5,148,494.08
Motran Credit Union	216,992.75
Seedco Credit Union	330,804.04
INKOM	
Inkom Cement Employees Credit Union	352,908.97
JEROME	
St. Benedict's Hospital Credit Union.	92,036.09
KAMIAH	
Kamiah Community Credit Union	1,330,708.59
KELLOGG	
Shoshone County School Employees Credit Union	147,998.30
LEWISTON	
Clearwater Credit Union	2,741,872.09
C.P.C. Credit Union	137,880.83
Lewiston Catholic Credit Union.	287,277.20
N.P.T. Credit Union	113,563.14
Seaport City Retail Employees Credit Union.	290,048.93
Tribune Credit Union.	597,338.95
Valley Health Care Credit Union	1,954,788.45
Valley Wholesalers Credit Union	109,277.58
NAMPA	
Canyon Teachers Credit Union.	1,168,302.18
Canco Credit Union.	563,914.13
Gate City Steel Credit Union.	67,824.27
Producers Supply Credit Union	1,040,400.69
Quinco Credit Union	1,199,202.93
NEZ PERCE	
Nez Perce Community Credit Union.	189,961.86
OROFINO	
Orofino Community Credit Union.	1,238,872.76
PAYETTE	
Treasure Valley Teachers Credit Union	116,155.42
PIERCE	
White Pine Credit Union	517,974.38
POCATELLO	
Bannock Leaders	47,070.43
Graphic and Allied Arts Credit Union.	70,366.53
I.B.E.W. #449 Credit Union.	210,037.25
Idaho Central Credit Union.	19,984,759.63
Pocatello Simplot Credit Union.	2,395,421.15
P.R.C.O. Credit Union	51,448.26
Steel Industries Credit Union	131,440.65

CREDIT UNIONS (Continued)

	TOTAL ASSETS
POST FALLS	
Clare-Pendar Employees Credit Union	$ 168,109.72
REXBURG	
Madison Teachers Credit Union	355,984.80
RUPERT	
Minco Credit Union	121,516.23
Minidoka County Teachers Credit Union	115,626.63
ST. MARIES	
St. Joe Valley Public Employees Credit Union	763,634.69
SALMON	
Salmon River Grange Credit Union	99,957.40
SHELLEY	
Shell-Fir Credit Union	285,688.56
SUN VALLEY	
Sun Valley Community Credit Union	371,749.99
TWIN FALLS	
Magic Valley Memorial Hospital Credit Union	439,585.83
Magic Valley Teachers Credit Union	199,059.45
Times-News Employees Credit Union	167,633.32
UCON	
East Bonneville	290,876.72
WEISER	
Consumers Cooperative Credit Union	43,439.81
Tri-County Grange Credit Union	86,169.41
SUBTOTAL	$124,067,859.59
BOISE	
Idaho Corporate Credit Union	23,108,886.53
TOTAL	$147,176,746.12

IDAHO CORPORATE CREDIT UNION
STATE OF IDAHO
BALANCE SHEET

December 31, 1981

ASSETS

Total loans	$ 11,416,144.36
Cash	26,271.49
Furniture, fixtures and equipment	5,798.79
Other assets	448,504.01
Land and building	74,039.53
Deposits in other credit unions	11,135,332.00
Miscellaneous	2,796.35
TOTAL ASSETS	$ 23,108,886.53

LIABILITIES

Accounts payable	$ 34,845.09
Notes payable	3,393,045.29
Shares	3,448,709.96
Certificates of deposit	10,509,886.39
Certificates of indebtedness/Deposit accounts	4,995,165.11
Dividends payable	220,188.98
Contingency reserves	237,353.92
Miscellaneous	---
Undivided earnings	20,479.18
Interest on deposits and C.D.'s payable	232,216.74
Withholding tax	599.66
Gain	16,396.21
TOTAL LIABILITIES	$ 23,108,866.53

CREDIT UNIONS
STATE OF IDAHO
BALANCE SHEET

December 31, 1981

ASSETS

Delinquent Loans:		
2 to less than 6 months	$	3,212,208.34
6 to less than 12 months		1,152,875.80
12 months and over		1,568,624.32
TOTAL DELINQUENCY	$	5,933,708.46
Total loans		101,226,511.96
Cash		4,157,636.49
Savings and loan shares		1,004,228.17
Loans to credit unions		112,904.59
Furniture, fixtures and equipment		1,513,763.10
Prepaid insurance		8,447.14
Other assets		827,535.77
Land and building		6,085,366.51
Deposits in corporate		8,189,508.97
Deposits in other credit unions		208,409.84
NCUA receivable		1,389,685.80
Miscellaneous		733,547.05
TOTAL ASSETS	$	125,457,545.39

LIABILITIES

Accounts payable	$	452,993.94
Notes payable		10,448,315.73
Withholding payable		15,392.51
Social security payable		7,191.94
Unemployment compensation taxes payable		1,192.38
Shares		56,897,546.40
Certificate of deposit		31,336,195.22
Share drafts		14,112,458.03
Certificates of indebtedness/Deposit accounts		3,901,206.20
Dividends payable		1,432,336.77
NCUA insurance reserve		1,808,020.48
Special reserves for delinquent loans		2,089,616.62
Contingency reserves		781,413.53
Miscellaneous		6,277.41
Undivided earnings		1,424,801.87
Interest on deposits and C.D.'s payable		739,689.29
Gain		2,897.10
TOTAL LIABILITIES	$	125,457,545.39

NOTE: Does not include Idaho Corporate Credit Union

SECURITIES BUREAU

The Securities Bureau is responsible for the administration and enforcement of the Idaho Securities Act. The objective of the Securities Bureau in administering the Securities Act is to prevent fraudulent activity in the offer and sale of securities and to assure full disclosure of information in securities offerings to Idaho investors. The Bureau attempts to meet these objectives by engaging in the following activities:

1. The investigation and, when necessary, the prosecution of alleged violations of the Securities Act.
2. The registration of all securities required to be registered pursuant to the Securities Act.
3. The granting of exemptions from registration for securities eligible for exemptions pursuant to the Securities Act.
4. The licensing and registration of individuals and firms engaged in the securities business including broker-dealers, salesmen and investment advisers.
5. The examination of securities issuers, broker-dealers, salesmen and investment advisers, when necessary.

During FY 1982, the Securities Bureau registered 1,601 securities offerings totaling approximately $160 billion and granted 175 exemptions from registration. The total number of major enforcement actions was six and there were 258 broker-dealers, 3575 securities salesmen and 14 investment advisers registered with the Department.

The Securities Bureau is also responsible for the administration of the Idaho Corporate Take Over Act which requires full disclosure of information in tender offers for the equity securities of major Idaho corporations which can result in the change of ownership and management of these corporations. The Department was involved in one corporate take over during FY 1982 involving competing offers for Continental Life and Accident Company by George Washington Life Insurance Company and John Alden Life Insurance Company.

UNIFORM CONSUMER CREDIT CODE PROGRAM

The goal of the Uniform Consumer Credit Code (UCCC) Program is to assure the availability and quality of consumer credit services to the citizens of Idaho. The Department meets the goal of this program by the accomplishments of the following objectives:

(1) Reviewing transactions of supervised and regulated lenders for compliance with the UCCC.

(2) Taking action to resolve consumer complaints.

(3) Reporting regularly to the Governor and the Legislature concerning consumer credit in Idaho.

During FY 1982, the Uniform Consumer Credit Code Program made examinations of supervised and regulated lenders and continued to make concurrent examinations of banking institutions with examiners from the Bank Program.

SUPERVISED LENDERS

STATE OF IDAHO

June 30, 1982

BLACKFOOT
- C. O. Cox & Neola C. Clark dba Cox Insurance and Loans
- The Lockhart Company

BOISE
- Aetna Finance Company
- American Bank of Commerce
- Associates Financial Services Company of Idaho, Inc. (2 offices)
- Avco Financial Services of Idaho Falls, Inc.
- BarclaysAmerican/Financial, Inc. (2 offices)
- Beneficial Finance Company of Idaho
- Blazer Financial Services, Inc.
- C.I.T. Financial Services, Inc.
- Citicorp Person-to-Person Financial Center, Inc.
- Commercial Credit Corporation
- Credithrift of America, Inc.
- Dial Finance Company of Idaho (2 offices)
- Fidelity Financial Services, Inc.
- FinanceAmerica Corporation
- Household Finance Corporation
- The Lockhart Company
- Old National Financial Services, Inc.
- Rainier Credit Company
- Security Pacific Finance Corporation
- Transamerica Financial Services
- West Beneficial Finance, Inc.

BURLEY
- Blazer Financial Services, Inc.
- Dial Finance Company of Idaho
- West Beneficial Finance, Inc.

CALDWELL
- Associates Financial Services Company of Idaho, Inc.
- Jack Murdoch Finance Corporation
- State Finance Company

COEUR D'ALENE
- Avco Financial Services of Idaho Falls, Inc.
- Beneficial Finance Company of Idaho
- Blazer Financial Services, Inc.
- Credithrift of America, Inc.
- Dial Finance Company of Idaho
- Household Finance Corporation
- Transamerica Financial Services

IDAHO FALLS
- Avco Financial Services of Idaho Falls, Inc.
- BarclaysAmerican/Financial, Inc.
- Blazer Financial Services, Inc.
- Credithrift of America, Inc.
- Dial Finance Company of Idaho
- Household Finance Corporation
- The Lockhart Company
- Transamerica Financial Services

JEROME
Transamerica Financial Services

KELLOGG
Avco Financial Services of Idaho Falls, Inc.

LEWISTON
Aetna Finance Company
Associates Financial Services Company of Idaho, Inc.
Avco Financial Services of Idaho Falls, Inc.
BarclaysAmerican/Financial, Inc.
Blazer Financial Services, Inc.
Dial Finance Company of Idaho
Household Finance Corporation

MOSCOW
Credithrift of America, Inc.

MOUNTAIN HOME
Household Finance Corporation

NAMPA
BarclaysAmerican/Financial, Inc.
Dial Finance Company of Idaho
Household Finance Corporation
Nampa Finance Company
Transamerica Financial Services

PAYETTE
BarclaysAmerican/Financial, Inc.

POCATELLO
Aetna Finance Company
Associates Financial Services Company of Idaho, Inc.
Avco Financial Services of Idaho Falls, Inc.
Blazer Financial Services, Inc.
Citicorp Person-to-Person Financial Center, Inc.
Credithrift of America, Inc.
Dial Finance Company of Idaho
Household Finance Corporation
The Lockhart Company
Security Pacific Finance Corporation
Transamerica Financial Services
West Beneficial Finance, Inc.

RUPERT
Transamerica Financial Services

SODA SPRINGS
Hendricks Finance

TWIN FALLS
Aetna Finance Company
Avco Financial Services of Idaho Falls, Inc.
Blazer Financial Services, Inc.
Dial Finance Company of Idaho
Household Finance Corporation
The Lockhart Company
Transamerica Financial Services
West Beneficial Finance, Inc.

SCHEDULE A
BALANCE SHEET - OPERATIONS

	Column 1 Consumer Loan Business	Column 2 Sales Finance & All Other Business	Column 3 Total Business
ASSETS			
Cash on hand and in Banks	$ 625,685.03	$ 190,962.90	$ 816,647.93
(a) Gross Receivables	184,336,839.49	93,564,053.29	277,900,892.78
(b) Less: Unearned Discount	36,415,787.28	37,111,221.85	73,527,009.13
(c) Total Net Receivables	147,921,052.21	56,452,831.44	204,373,883.65
(d) Less: Reserve for Bad Debts	3,798,125.92	677,204.66	4,475,330.58
(e) Adjusted Net Receivables	144,122,926.29	55,775,626.78	199,898,553.07
Real Estate (less depreciation)	538,256.94	86,149.93	624,406.87
Furniture, Fixtures, and Equipment (less depreciation)	635,662.06	204,781.06	840,443.12
Deferred Charges	618,877.70	533,866.36	1,152,744.06
Head Office Clearings	-0-	-0-	-0-
Other Assets:			
(a) Accounts Receivable	703,194.59	27,467.89	730,662.48
(b) Repossessions	1,428,221.34	814,276.00	2,242,497.34
(c) Miscellaneous	673,584.58	220,980.29	894,564.87
TOTAL ASSETS	$149,346,408.53	$ 57,854,111.21	$207,200,519.74

LIABILITIES	
Accounts and Notes Payable:	
(a) Banks	$ 422,599.32
(b) Due Parent Company or Affiliate	168,927,945.26
Bonds and Long Term Accounts and Notes	1,048,271.66
Other Liabilities:	
(a) Accrued Expense	287,591.05
(b) Dealers Reserve	1,034,360.87
(c) Other	11,055,535.61
Net Worth (if individual or partnership)	N/A
Capital Stock (if corporation)	2,245,886.45
Surplus	20,317,387.33
Undivided Profits	1,860,942.19
Reserve for Contingencies	-0-
TOTAL LIABILITIES	$207,200,519.74

SCHEDULE B
STATEMENT OF INCOME AND EXPENSE
OPERATIONS

	Column 1 Consumer Loan Business	Column 2 Sales Finance & All Other Business	Column 3 Total Business
INCOME			
Interest and Dividends on Securities	$ 3,784,359.02	$ 281,780.33	$ 4,066,139.35
Charges Collected and/or Earned	27,442,919.50	8,243,601.23	35,686,520.73
Insurance Commission Earned	71,045.31	29,531.26	100,576.57
Other Income:			
(a) Bad Debt Recoveries	212,683.40	34,461.22	247,144.62
(b) Miscellaneous	133,225.74	100,730.92	233,956.66
Gross Operating Income	31,644,232.97	8,690,104.96	40,334,337.93
EXPENSE			
Salaries, Wages & Fees	$ 4,251,854.14	$ 1,131,290.24	$ 5,383,144.38
Taxes (other than income)	179,695.84	58,755.68	238,451.52
Depreciation on Buildings, Furniture, Fixtures, and Autos	173,382.70	58,120.42	231,503.12
Losses - Charge-Offs, and Transfer to Valuation Reserve:			
(a) On Securities	-0-	-0-	-0-
(b) On Loans	2,745,952.18	468,186.56	3,214,138.74
(c) Other Losses	-0-	-0-	-0-
Other Operating Expense	6,062,568.84	1,838,722.98	7,901,291.82
Total Expense (before Interest and Federal and State Income Taxes)	13,413,443.70	3,555,075.88	16,968,519.58
Net Operating Income (before Interest and Federal and State Income Taxes)	18,230,779.27	5,135,029.08	23,365,808.35
Interest Paid	18,323,531.30	7,201,149.98	25,524,681.28
Net Income (before Federal and State Income Taxes)	(92,752.03)	(2,066,120.90)	(2,158,872.93)
Federal and State Income Taxes	(275,110.23)	(622,627.13)	(897,737.36)
Net Income (before dividends)	182,358.20	(1,443,493.77)	(1,261,135.57)
Interest and Dividends Paid on Capital	74,043.50	5,796.50	79,840.00
Net Income after Dividends	108,314.70	(1,449,290.27)	(1,340,975.57)

SCHEDULE C
ANALYSIS OF LOANS MADE

	Column 1 Consumer Loan Business		Column 2 Sales Finance and All Other Business	
Total Volume During Period:	(Number)	(Amount)	(Number)	(Amount)
(a) Precomputed Paper	24,770	$46,146,502.39	23,160	$21,199,290.22
(b) Interest Bearing Paper	5,020	35,245,166.29	750	8,059,454.90
Total	29,790	81,391,668.68	23,910	29,258,745.12
Net Losses from Uncollectible Accounts	2,687	3,201,424.25	842	594,167.29
	(APR Actually Charged)		(APR Actually Charged)	
Rate Range of Credit Extended	(Maximum)	(Minimum)	(Maximum)	(Minimum)
(a) $300.00 or less	35.28%	to 32.98%	30.08%	to 26.43%
(b) $300.01 to $1,000.00	33.63%	28.84%	28.39%	20.70%
(c) $1,000.01 to $2,500.00	30.52%	22.66%	24.51%	20.19%
(d) $2,500.01 to $4,000.00	25.35%	20.42%	22.55%	19.26%
(e) $4,000.01 to $5,000.00	22.80%	19.52%	21.10%	18.83%
(f) $5,000.01 and larger	22.04%	18.03%	20.51%	17.51%
Size of Credit Extended	(Number)	(Amount)	(Number)	(Amount)
(a) $300.00 or less	1,136	$ 238,454.12	5,545	$ 1,178,738.36
(b) $300.01 to $1,000.00	9,281	5,840,201.60	14,516	8,141,249.49
(c) $1,000.01 to $2,500.00	11,607	18,765,144.47	2,815	4,263,192.58
(d) $2,500.01 to $4,000.00	3,546	10,347,710.97	310	934,112.52
(e) $4,000.01 to $5,000.00	1,180	3,993,786.77	54	243,707.05
(f) $5,000.01 and larger	3,040	42,215,370.75	670	11,336,983.02
Percentage of the number of Consumer Loans and Sales Finance and Other Business covered by Insurance which was purchased on behalf of the borrower:				
(a) Credit Life Insurance	77.79%		11.27%	
(b) Health and Accident Insurance	66.30%		6.88%	
(c) Fire or Personal Property Floater	14.11%		-0-	
Delinquency:				
(a) Contractually delinquent for 60 days	$2,024,372.16	.01%	$ 904,051.79	.01%
(b) Contractually delinquent for 90 days	$3,440,322.45	.02%	$1,074,501.17	.01%

REGULATED LENDERS
CONSOLIDATED REPORT
12-31-81

	Number	Dollar Amount Mil. Thou.
BANKS		
Direct Consumer Loans		
(a) Auto loans	10,819	33,988
(b) Furniture, appliances and equipment loans	4,297	16,446
(c) Mobile home loans	1,583	11,774
(d) Travel trailer and motor home loans	720	2,982
(e) Medical and dental loans	35	18
(f) Unsecured consumer loans	7,038	13,175
(g) All other direct and secured consumer loans	4,960	24,417
Indirect Consumer Loans (purchased paper)		
(a) Auto loans	3,810	14,858
(b) Furniture, appliances and equipment loans	2,805	6,624
(c) Mobile home loans	889	10,590
(d) Travel trailer and motor home loans	406	2,119
(e) Medical and dental loans	56	541
(f) All other indirect consumer loans	1,313	927
Credit Cards and Related Plans		
(a) Retail (charge account) credit card plans	20,624	7,149
(b) Check credit and revolving credit plans	15,423	2,687
Direct Consumer Loans by Banks	74,778	148,295
Less: Unearned income on loans	-0-	11,269
Net Direct Consumer Loans by Banks	74,778	137,026
Loans Made Subject to the UCCC by Agreement	1,257	11,872
Total Regulated Loans by Banks	76,035	148,898

CONSUMER LOANS UNDER UCCC
12-31-81

Regulated Lenders	148,898
Supervised Lenders	204,374
Total Consumer Loans	353,272

COLLECTION AGENCIES

STATE OF IDAHO

June 30, 1982

BLACKFOOT
- Betty Girardi dba Credit Bureau of Blackfoot
- Merchants Adjustment Bureau, Inc.

BOISE
- Action Collection Service, Inc.
- American Collection Service, Inc.
- Central Adjustment Bureau, Inc.
- Checkrite of Boise, Inc.
- Consumer Credit Counseling Service of Idaho, Inc.
- Control-O-Fax Corporation dba Professional Credit Analysts, Inc.
- The Credit Bureau Inc. of Georgia dba CBI Collections-Boise
- Credit Data of Idaho, Inc.
- Credit Services, Inc.
- Dun & Bradstreet, Inc.
- I. C. System, Inc.
- Idaho Adjustment Service
- Idaho Collections, Inc.
- Intermountain Credit Services
- Jay V. Miller Collections
- National Financial Service, Inc.
- National Revenue Corporation
- Professional Adjustment Company
- Sebrite Corporation
- SPEID Collection Service
- United Credit Men's Association
- Western States Service Corporation

BURLEY
- Credit Bureau of Burley, Inc.

CALDWELL
- Universal Recovery Service, Inc.

COEUR D'ALENE
- Aero Agency Collections
- Coeur d'Alene Credit Bureau
- North Idaho Credit Corporation

EMMETT
- Mutual Credit Services, Inc. dba Credit Bureau of Gem County

GOODING
- Gooding Credit Bureau

GRANGEVILLE
- Credit Bureau Services

HEYBURN
- Gold Standard Collection Bureau, Inc.

IDAHO FALLS
- Brad's Collection Agency, Inc.

IDAHO FALLS (continued)
Business Management Service
Credit Bureau of Idaho Falls, Inc.
Credit Service Company
FMB Associates
Interstate Collections of Idaho
Lewis C. Ross, Jr., Inc.
Rudd Collection Agency

JEROME
Credit Bureau of Jerome, Inc.
T.A.C. Collections, Inc.

KELLOGG
Credit Bureau of Shoshone County, Inc.

KETCHUM
Credit Bureau of Blaine County, Inc.

LEWISTON
Consumer Credit Counseling Service of Northern Idaho, Inc.
Credit Bureau of Lewiston-Clarkston, Inc.
Western Adjustment Bureau

MERIDIAN
Bolen Credit Service dba Tri-County Adjustment Bureau

MOSCOW
Accounts Recovery, Inc.
Inland Merchants Association, Inc.

NAMPA
Consolidated National Account Systems
The Credit Bureau Inc. of Georgia dba CBI Collections-Nampa/Caldwell

PAYETTE
Treasure Valley Collection Agency

POCATELLO
Bannock Collectors, Inc.
Consumer Credit Counseling Service of Southeastern Idaho, Inc.
Credit Bureau of Pocatello, Inc.
Professional Adjustment Bureau, Inc.

REXBURG
Collections Unlimited, Inc.
Credit Bureau of Eastern Idaho, Inc.

RIGBY
M. $. O. (Money to Save and Organize)

RUPERT
Magic Valley Credit Bureau, Inc. dba Credit Bureau of Rupert

SAGLE
Sunkidd Venture Inc. dba American Bonded Collection Specialists

ST. MARIES
Benewah Adjustment Service

SALMON
Credit Bureau of Salmon

SANDPOINT
Credit Bureau of Sandpoint

SODA SPRINGS
Aadco, Inc. dba Credit Bureau of Southern Idaho

TWIN FALLS
Credit Bureau of Twin Falls
Credit Data Idaho Twin Falls, Inc.
Magic Valley Adjustment Bureau, Inc.
Professional Service Agency
Statewide Collections, Inc.

WALLACE
Northern Idaho Collection Agency

CEMETERIES REPORTING UNDER THE

ENDOWMENT CARE CEMETERY ACT

FY 82

Cloverdale Memorial Park Association, Inc.	Boise
Filer Lodge #125 I.O.O.F. Cemetery	Filer
Gem Parks Development Co., Inc.	Burley
Hillcrest Memorial Gardens, Inc.	Caldwell
Lewis-Clark Memorial Gardens, Inc.	Lewiston
Mountain View Memorial Park, Inc.	Boise
Parks Development Co. (Sunset Memorial Park)	Twin Falls
Pinecrest Memorial Park.	Sandpoint
Restlawn Memorial Park	Coeur d'Alene
Restlawn Memorial Gardens, Inc.	Pocatello
Rosedale Memorial Park, Inc.	Payette
Shoshone Memorial Gardens, Inc.	Pinehurst
Terrace Lawn Memorial Gardens, Inc.	Meridian
Twin Falls Cemetery Association.	Twin Falls